

Your Behavioral Health

If services beyond those provided by the EAP are needed and you are enrolled in the benefit package, your behavioral health benefit ‘kicks in’. The network of EAP clinicians is also the network of behavioral health clinicians, so care continues with the same clinician.

Plan Provision	United Behavioral Health	
	In-Network	Out-of-Network
Annual Deductible	None	All services* are subject to the deductible and coinsurance. * Emergency Care coverage is the same as in-network coverage. Deductible Individual: \$400 Family: \$1,000 Coinsurance Plan pays 80% You pay 20% Subject to balance billing Max Out-of-Pocket (MOOP) Individual: \$1,200 Family: \$3,000
Coinsurance	Plan pays 100% You pay 0%	
Maximum Out-of-Pocket (MOOP)	\$600 Individual \$1,500 Family	
Outpatient	100% coverage for the first 30 visits \$20 copay for additional visits beyond the first 30 visits	
Inpatient	100% coverage for inpatient treatment for mental health or substance abuse	
	In-Network	Out-of-Network
Do copays apply to the deductible?	N/A	No
Do copays apply to the MOOP?	Yes	No
Does the deductible apply to the MOOP?	N/A	Yes
Amounts applied to the medical deductible and MOOP will also be applied to the behavioral health deductible and MOOP and vice versa.		

Accessing Behavioral Health services

If treatment transitions from EAP to in-network behavioral health, you or your provider **MUST** contact United Behavioral Health. The intake number is printed on the back of your United Healthcare ID card. If you are accessing an out-of-network provider for treatment, **authorization is recommended prior to services being rendered.**